

DETAILED ACTION

EXAMINER'S AMENDMENT

1. Please insert the following amendment language at line 21 of claim 1, after the word entity: "based on the processing of the second and third data sets;"
2. Please insert the following amendment language at line 22 of claim 8, after the word entity: "based on the processing of the second and third data sets;"
4. Please insert the following amendment language at line 24 of claim 15, after the word entity: "based on the processing of the second and third data sets;"

Allowable Subject Matter

5. Claims 1-20 are allowed.
6. The prior art recites an apparatus comprising a processor that processes insurance data and generates data concerning an insurance policy or premium data based on the processed data; a display device (Mitcham U.S. Patent No 5,537,315); and generating rebate or incentive data (Mintum U.S. Patent No. 5,692,501). However the prior art does not recite such an apparatus operating to generate insurance policy data for excess wear and tear on a leased entity or for post-warranty repairs on a leased entity.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to VALERIE LUBIN whose telephone number is (571)270-5295. The examiner can normally be reached on Monday-Friday 7:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Christopher L. Gilligan can be reached on 571-272-6770. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/V. L./
Examiner, Art Unit 3626

/C. Luke Gilligan/
Supervisory Patent Examiner, Art Unit 3626